

# inFORMational

WINTER | 2013

## HOPE FOR 2013 BY TYSON RAY CFP®

Turn on the TV, read the newspaper, or go online and everything is negative—a divided nation, conflict in the Middle East, the looming fiscal cliff... It appears that Armageddon is everywhere. Yet, when I look around, I see hope. I see people working together to help each other. Actually I think a human is wired to be kind, gentle and seeking to find peace in our world. In the end, we help each other overcome. History shows that we always have, and I believe we always will.

I saw humanity, not how it is reported to be, when FORM Wealth sponsored the 3rd annual food packaging event held by Children's World Impact on December 3, 2012, in Lake Geneva. The whole office of FORM Wealth helped raise \$37,000 and volunteered 8 hours on a Saturday, along with 600 other local volunteers, to package 150,000 meals for kids in Haiti.

Over 600 people of all ages, were grouped together in teams for 90 minute shifts on a food packaging assembly line. The line started with large 50 pound bulk bags of rice, soy protein and other ingredients. These bags were opened, divided and combined to create 36 smaller bags of four meals, each individually wrapped to provide a family of four with food for an entire month. It took each team of 10 less than five minutes to create the family meal package that would last for an entire month. Each line created over 3,000 meals in their 90 minutes. The result is that:

*Over 140 kids will have 3 meals each day for the next year because a few American's spent 90 minutes working together to help fight hunger.*

These meals will be shipped to an orphanage in Haiti to help combat children dying of starvation. It was a great way to end 2012 and it helped put some of the headlines into perspective. Of the many things our country seems to get worried about, children dying of starvation is not one of them.

Yes, there are issues to overcome, but those issues will be solved and then we will discover new issues to deal with. What doesn't change is there is always



something to worry about; there is always a reason to tune into the current “the world is ending” headline or the problem of the day. However, what doesn't seem to change is the resolve of Americans to solve these problems. It is what we do, it is who we are and it is what, in the end, makes me believe in our future.

Our hope for 2013 is that we will overcome—finding yet another chapter on how humanity helped better humanity. ■



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## THE “REAL” FISCAL CLIFF BY TYSON RAY CFP®

**It is amazing that the media avoided talking about what advisors at FORM Wealth believes is the real “fiscal cliff” which is the upcoming retirement of 80 million Baby Boomers over the next 25 years.**

Approximately 10,000 people will turn 65 every day for the next 25 years and each of them is “going over” that cliff into retirement. Some of them who have been working with a trusted advisor are going to walk up to the edge of the cliff, look out at the path they worked to create and gently meander down the winding trail of a comfortable, decades long retirement. Unfortunately, many folks who haven’t been working with an advisor are running towards the cliff not realizing that for them, the other side may be a severe drop off because they haven’t been preparing properly. How to help those people get ready to go over their own personal fiscal cliff is what we should be talking about! At FORM Wealth Management Group it is our mission to help get those people ready.

Once President Obama signs the fiscal cliff bill that passed the Senate and House, our country’s tax law will become much more predictable. The passed legislation permanently extends the majority of provisions originally enacted under the Bush Administration by virtue of the Economic Growth and Tax Relief Reconciliation Act of 2001 (EGTRRA). For the first time in a long time we have “permanent” tax rates. With fixed tax law, we can plan, forecast and move forward.

### **Highlights include:**

- **Income tax rates:** Extends decade-old tax cuts on incomes up to \$400,000 for individuals, \$450,000 for couples. Earnings above those

amounts would be taxed at a rate of 39.6 percent, up from the current 35 percent. Extends Clinton-era caps on itemized deductions and the phase-out of the personal exemption for individuals making more than \$250,000 and couples earning more than \$300,000.

- **Estate tax:** Estates would be taxed at a top rate of 40 percent, with the first \$5 million in value exempted for individual estates and \$10 million for family estates. In 2012, such estates were subject to a top rate of 35 percent. For 2013, the federal gift tax annual exclusion has been increased to \$14,000 per donee. Last year, the exclusion amount was \$13,000, but the inflationary index made the amount increase to \$14,000 for 2013.
- **Capital gains, dividends:** Taxes on capital gains and dividend income exceeding \$400,000 for individuals and \$450,000 for families would increase from 15 percent to 20 percent.
- **Alternative minimum tax:** Permanently addresses the alternative minimum tax and indexes it for inflation to prevent nearly 30 million middle- and upper-middle-income taxpayers from being hit with higher tax bills averaging almost \$3,000. The tax was originally designed to ensure that the wealthy did not avoid owing taxes by using loopholes.
- **Other tax changes:** Extends for five years Obama-sought expansions of the child tax credit, the earned income tax credit, and an up-to-\$2,500 tax credit for college tuition. Also, it extends for one year accelerated “bonus” depreciation of business investments in new property and equipment, a tax credit for research and development costs and a tax credit for renewable energy such as wind-generated electricity. ■

## ATTENTION...ATTENTION...ATTENTION...

Our new website is now complete. Please go online now to see the changes we have made at [www.formwealthmanagement.com](http://www.formwealthmanagement.com). Once there, you can meet the team, review our investment process or see the different industry awards that have been bestowed upon us over the last few years. Those that are already clients, can also log into their Access Online account from our website or take a look at

our current newsletters and other press. Lastly, we believe the new website and its user-friendly layout will be a great first-stop resource for those individuals and couples who may be just introduced to us and looking to find out more. No matter what you may be looking for in regards to FORM, the best place to find it is at [www.formwealth.com](http://www.formwealth.com). Please stop by, take a look and let us know what you think. ■



MILWAUKEE'S 2012

## PREMIER WEALTH ADVISORS

FORM *wealth*  
— an Independent Firm —

National Association of Board Certified Advisory Practices

**Lake Geneva, WI (November 2, 2012) Tyson Ray, of FORM Wealth has been named one of Milwaukee's Premier Wealth Advisors for 2012 by the National Association of Board Certified Advisory Practices (NABCAP). After surveying advisors throughout the region, Tyson Ray, was selected. NABCAP made over 4,500 direct contacts via email and mail in Wisconsin and over 12,100 indirect to subscribers for participation/nomination of participants.**

NABCAP's 2012 Premier Advisor evaluation and ranking program is an independent third-party assessment based on 20 categories of practice management; including experience, education, cost and investment planning. Participants are objectively compared and evaluated numerically. A minimum score must be attained for a practice to be considered for the final list, Winners are listed in alphabetical order. There is no cost for advisors to participate. The rating is not representative of any one client's experience and is not indicative of past or future investment performance.

"We exist to guide our clients through life-changing events. In doing so, we build lifelong relationships with our clients and get the opportunity to help them plan their life, manage their wealth and change their world for the better. We are honored by the award as it is a reflection that we are doing the right things and making a positive impact in the lives of our clients." Tyson Ray said.

Additionally, Tyson Ray is a Premier Advisor within Wells Fargo Advisors. The Premier Advisor designation is held by a select group of financial advisors within Wells Fargo Advisors and reflects a high level of professional achievement based on many factors including production. Tyson continually demonstrates an ability to deliver exceptional service to his clients through well thought-out financial solutions.

Finally, Tyson Ray is a Senior PIM Portfolio Manager. As a PIM Portfolio Manager, Tyson is among a select number of Wells Fargo Advisors who qualify to manage client portfolios on a discretionary basis. This allows clients access to investment strategies often reserved for institutions.

The advisors at FORM Wealth seeks to create a life changing relationship with their clients through an ongoing dialogue which gives their clients the opportunity to be heard, understood and impacted. They only work with a select number of clients in order to personally understand the FORM their client's lives are taking. FORM stands for: Family, Occupation, Recreation, and Mission.

## JUST ASK...

*Dear Clients:*

*As we embark on a New Year and look on it with much anticipation, we as a team continually strive to make your experience with us unparalleled. With that, please see our inquiries of you below. We ask that you would please reflect on them and their importance in helping us better serve you. Thank you.*

*For our relationship to be more genuinely satisfying to you, what is the one thing we are not currently doing for you that you most wish we would do? And is there one thing we do—that we seem to take as a matter of course—which you would prefer we not do? Please*

*know that we ask these things for one reason only: to serve you better, as you would wish to be served. In just that sense, please be as candid as you can possibly be. And if these questions miss the point, please tell us what you wish we had asked you.*

*Thank you for taking the time to consider these questions and to respond as you think best.*

*With all good wishes,*

*Tyson, Luke, and your entire FORM Wealth Team*



## MY DEAREST FRIEND BY BAILEY KUCHENBERG

**I still remember the day he picked me out. I was a lot younger then of course, but then again so was he. I was at home with all my brothers and sisters playing a game of follow the leader. My mother was in the corner, taking a little time for herself as us kids played with all the strange and wonderful visitors that were stopping by. Mother told us that each of us would have a new home very soon and that our new family would be just wonderful. Little did I know at the time, my new family, was just walking in the door.**

I have to say, we did not hit it off right away like my mother described. First of all, he was dressed most strangely, in an outfit I had not seen before. He looked too fancy for me, with the full black jacket, a neck tie and shiny black shoes. I was a Labrador retriever for crying out loud; made for playing in the mud, water and gunk...what was I going to do with this guy I thought. I just kept thinking to myself, please put me down and go pick up my sister over there... you two would be perfect for each other. But, alas he apparently thought I was the one and off we went; me crying the whole way to my new home. I already missed my mother and even my brother Tank...this was awful! Finally, we arrived at my new home. I remember a good first impression; the yard was pretty big, there were woods in the backyard and I already saw some tennis balls in the garage.

The first days turned into weeks and things were going better than I thought. I had a nice bed where I could take long naps and sleep at night, and I also had lots of toys to play with everyday. My favorite activity was playing fetch with a bright yellow tennis ball. Every day he would come home and change out of that silly suit and put on some play clothes. I couldn't believe it at the time, but I was really starting to like this guy. Now, those of you that know my friend may have heard that I have a little preponderance for getting into trouble; please know most of these stories are blown out of proportion. I mean there was that one time I opened the back door with my paw and tracked mud all throughout the house and took a nap on his new couch. There may have also been a time where I stole his wallet and ran around outside with it while he chased me in that funny looking suit. Outside of those few stories though, I really have been a portrait of proper dog behavior and we got along great my friend and I.

As the story always goes, time flies when you are having fun and soon I was feeling all grown up. My friend now had a permanent roommate other than me. She was there all the time. She was okay I guess....I mean she was always nice to me and helped take care of me but she wasn't him. They went out of town more but most of time I got to go along too. Up north was one of my favorite things. I could swim all weekend and roll around in the dirt. I also could chase ducks and pick a fight with the neighbor's dog just for kicks. Those days were some of the best of my life and we had a great thing going the three of us. Soon there were two babies. First a little boy and then a little girl; our family was growing... how wonderful. It wasn't long and those kids became my friends too. It was new and exciting; they had made me even happier than I was before...life was wonderful.

Time moves by too fast these days and I don't get around like I used to. While I still like to play ball here and there, it is not something I can do for too long; my hips and legs just hurt too much. It is also harder for me to get up and my eyesight is getting a little fuzzy as well. I heard somebody say these were supposed to be the "Golden Years", I am not sure who coined that phrase but they surely didn't feel like I do right now. That said, I still love to play a game of hide and go seek and I love my naps more than ever. Life has certainly changed for me over the last year or two, but it seems it is all part of the big picture. One thing that hasn't failed me yet is my nose and wonderful tail. I still can smell a beef roast a mile away and love to wag my tail whenever I see his truck pull into the driveway. You know, it's funny, when he first picked me out of my littermates, I really wasn't sure how it would all turn out. He just didn't seem to be a good fit for me. Now, looking back through the last 13 years, I have to say he has been a perfect fit. We have had a lot of good times. From playing ball in the backyard, our trips up north to play in the woods, our snow ball fights in the fresh snow, to just hanging out by the fire watching a Sunday afternoon football game...it has all been perfect and I could not have wished for more. Like all of us, I am not sure what the future has in store for me now or just how long I will get to call this place home. I am grateful for so many things, but mostly for the time I spent with him and his family...my family. I wish I could say the words thank you like he whispers to me as we fall asleep. Thank you for your time, thank you for being my family and thank you for being my friend... my dearest friend. ■



**RACHEL LEE O'GRADY**  
CPA/Office Administrator

## MEET THE TEAM: RACHEL LEE O'GRADY

Rachel grew up in Green Bay, WI. After graduating from UW-Madison, she met her husband, Tim, in Madison where they both worked until their first son was born. They currently reside in Delavan with their three young children, Quinn, Brooke and Danny. Rachel enjoys spending time outdoors with her family—boating, fishing, and camping. She also enjoys running, reading and spending time with friends. Rachel's family loves watching professional football games – especially since she is an avid Packers fan.

Rachel supports FORM Wealth and clients in a number of ways. Rachel was a Certified Public Accountant with 7 years of experience in public and corporate accounting, she is non-practicing.

Rachel's goal is to help enhance our client's relationship with the Financial Advisors. Working with the Financial Advisors, Rachel seeks to add value to our clients experience to help achieve their long term goals and exceed their expectations. ■

## FORM FAMILY



Nelson Ray - 9



Austin Ray - 7



Carson Ray - 4



Jackson Kuchenberg - 4



Lauren Kuchenberg - 22 months

## MISSION STATEMENT

FORM Wealth seeks to be a family's sole financial advisor. Working with only a select number of clients, we consult by knowing your Family, Occupation, Recreation, and Mission. Then, we focus on risk management.

## FORM OF HELP

If you have someone you care about who might benefit from our services, we invite you to let us know. We are here to help you and often that can come in the FORM of helping those you care about. We invite them to experience the skill and dedication of a team built on integrity, client service and a spectrum of services for individuals, families and institutions.

- Investment Management & Monitoring\*
- Retirement Income Planning
- Estate Strategies
- Life Insurance & Long Term Care
- Debt Management & Lending\*\*
- Business Succession Planning

To learn more, contact FORM Wealth today at 262-686-3005 or visit us at [formwealth.com](http://formwealth.com).

\* Professional money management is not suitable for all investors. \*\* Offered through Raymond James Bank.